

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE

IN RE:	}	
Henrietta Osborne	}	Case No. 3:16-bk-00606
1218 Phillip St	}	
Nashville, TN, 37208	}	Chapter: 13
	}	
	}	Judge Marian Harrison
	}	
Debtor.	}	

NOTICE OF AMENDMENT TO SCHEDULE A/B & D

COMES NOW the Debtor, by and through counsel, and would amend the original Chapter 13 petition.

The Debtor would amend Schedule A/B & D to add a 2012 Honda Civic and a secured creditor that were inadvertently omitted on the conversion schedules for the Debtor.

The Debtor filed a Chapter 13 bankruptcy on 1/3/2016. The meeting of creditors was held on 11/7/2016 at 3:00 PM in **Customs House, 701 Broadway, Room 100 Nashville TN 37203.**

Respectfully submitted,

/s/ Jonathan Augusta
D. Jonathan Augusta
731 Porter Rd.
Nashville, TN, 37206
Office: (615) 600-4577
Fax: (615) 249-3448
derricaugusta@comcast.net

Fill in this information to identify your case and this filing:

Debtor 1 **Henrietta Osborne**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF TENNESSEE, NASHVILLE DIVISION**

Case number **3:16-bk-606**

☒ Check if this is an amended filing

Official Form 106A/B**Schedule A/B: Property****12/15**

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☒ No. Go to Part 2.
- ☐ Yes. Where is the property?

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
- ☒ Yes

3.1 Make: **Buick**
Model: **Rendezvous**
Year: **2005**
Approximate mileage: **81000**
Other information:

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?**Current value of the portion you own?****\$5,864.00****\$0.00**

3.2 Make: **Chrysler**
Model: **PT Cruiser**
Year: **2006**
Approximate mileage: **127000**
Other information:

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?**Current value of the portion you own?****\$478.00****\$0.00**

3.3 Make: _____
 Model: _____
 Year: _____
 Approximate mileage: _____
 Other information: _____

2012 Honda Civic (80K)

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put
 the amount of any secured claims on *Schedule D:*
Creditors Who Have Claims Secured by Property.

**Current value of the
 entire property?**

\$11,150.00

**Current value of the
 portion you own?**

\$11,150.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages
 you have attached for Part 2. Write that number here.....=>**

\$11,150.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the
 portion you own?**
 Do not deduct secured
 claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No
☒ Yes. Describe.....

**Stove 200, Refrigerator 100, TV 150, Couch 150
 (Paid through executory contract with Aaron's Rental Co)**

\$0.00

**Bedroom Suite 200, Dining Room Suite 150, Living Room Suite
 200, Kitchen Utensils 25, Microwave 50, Misc Appliances 50 ,
 Washer 100, Dryer 10 ,**

\$785.00

7. Electronics

*Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices
 including cell phones, cameras, media players, games*

- ☐ No
☒ Yes. Describe.....

Television 150, Deep Freezer 50,

\$200.00

8. Collectibles of value

*Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other
 collections, memorabilia, collectibles*

- ☒ No
☐ Yes. Describe.....

9. Equipment for sports and hobbies

*Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical
 instruments*

- ☒ No
☐ Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No
☐ Yes. Describe.....

11. Clothes*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....Clothing\$100.00**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.....MISC JEWELRY\$100.00**13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**\$1,185.00**Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No☐ Yes.....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1. **Checking Account** US BANK SAVINGS ACCOUNT\$25.0017.2. **Savings Account** US BANK CHECKING ACCOUNT\$25.00**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No☐ Yes. Give specific information about them
Issuer name:**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☒ No☐ Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.**28. Tax refunds owed to you**☐ No☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**2015 TAX REFUNDS****Federal****\$500.00****29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..

31. Interests in insurance policies*Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance*☒ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples: Accidents, employment disputes, insurance claims, or rights to sue*☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$550.00****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?☒ No. Go to Part 7.☐ Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*☒ No☐ Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here****\$0.00**

Debtor 1 Osborne, Henrietta

Case number (if known) 3:16-bk-606

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		<u>\$0.00</u>
56. Part 2: Total vehicles, line 5	<u>\$11,150.00</u>	
57. Part 3: Total personal and household items, line 15	<u>\$1,185.00</u>	
58. Part 4: Total financial assets, line 36	<u>\$550.00</u>	
59. Part 5: Total business-related property, line 45	<u>\$0.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>	
61. Part 7: Total other property not listed, line 54	+ <u>\$0.00</u>	
62. Total personal property. Add lines 56 through 61...	<u>\$12,885.00</u>	Copy personal property total <u>\$12,885.00</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<div><u>\$12,885.00</u></div>

Fill in this information to identify your case:

Debtor 1	Henrietta Osborne		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF TENNESSEE, NASHVILLE DIVISION		
Case number (if known)	3:16-bk-606		

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Clean Cars Creditor's Name 835 Murfreesboro Pike Apt R Nashville, TN 37217-1147 Number, Street, City, State & Zip Code	Describe the property that secures the claim: 2005 Buick Rendezvous CX AWD 4dr SUV (3.4L 6cyl 4A) As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	\$14,335.00	\$5,864.00
2.2 InSolve Auto Funding, LLC Creditor's Name InSolve Auto Funding, LLC, Dept 3403 PO Box 123403 Dallas, TX 75312-3403 Number, Street, City, State & Zip Code	Describe the property that secures the claim: 2012 HONDA CIVIC As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	\$11,510.50	\$11,150.00

Date debt was incurred _____ Last 4 digits of account number **0496**

2.2 InSolve Auto Funding, LLC Creditor's Name InSolve Auto Funding, LLC, Dept 3403 PO Box 123403 Dallas, TX 75312-3403 Number, Street, City, State & Zip Code	Describe the property that secures the claim: 2012 HONDA CIVIC As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	\$11,510.50	\$11,150.00	\$360.50
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Date debt was incurred _____ Last 4 digits of account number _____

Debtor 1 **Henrietta Osborne**
First Name Middle Name Last Name

Case number (if know) **3:16-bk-606**

2.3 Tennessee Title Loans

Creditor's Name

**3001 Nolensville Pike
Nashville, TN 37211-2342**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**NON-PMSI 2006, PT Cruiser (127K)
Vehicle not running**

\$1,200.00

\$478.00

\$722.00

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset) _____

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred _____

Last 4 digits of account number _____

Add the dollar value of your entries in Column A on this page. Write that number here:

\$27,045.50

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$27,045.50

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

CERTIFICATE OF SERVICE

I hereby certify that on November 10, 2016, I furnished a true and correct copy of the foregoing to the following parties in interest:

Henry E. Hildebrand, III
Chapter 13 Trustee
P.O. Box 190664
Nashville, TN 37219

Electronic

Samuel Crocker, U.S. Trustee
318 Customs House, 701 Broadway
Nashville, TN 37203

Electronic

Henrietta Osborne
1218 Phillip St
Nashville, TN, 37208

U.S. mail first class

InSolve Auto Funding, LLC, c/o Capital Recovery Gr
Dept 3403
PO Box 123403
Dallas, TX 75312-3403

U.S. mail first class

I have sent out notices.

/s/ Jonathan Augusta
D. Jonathan Augusta

3:16-bk-00606 Henretta Osborne

Case type: bk **Chapter:** 7 **Asset:** No **Vol:** v **Judge:** Marian F Harrison

Date filed: 01/31/2016 **Date of last filing:** 11/07/2016 **Plan confirmed:** 06/17/2016

Creditors

Aaron Sales & Lease Ow 1015 Cobb Place Blvd NW Kennesaw, GA 30144-3672	(6003828) (cr)
ACE CASH EXPRESS #105 1801 JEFFERSON STREET Nashville, TN 37208	(6003829) (cr)
Ad Astra Recovery Serv 7330 W 33rd St N Ste 118 Wichita, KS 67205-9370	(6003830) (cr)
Auto Titles of Tennessee 406 Thompson Lane Nashville TN 37211	(6035136) (cr)
Cba 25954 Eden Landing Rd Hayward, CA 94545-3816	(6003831) (cr)
Clean Cars 835 Murfreesboro Pike Apt R Nashville, TN 37217-1147	(6003832) (cr)
Clean Cars, LLC 835 Murfreesboro Road Nashville, TN 37217	(6014004) (cr)
Credit Central 700 E North St Ste 15 Greenville, SC 29601-3013	(6003833) (cr)
Creditcentrl 1019 Gallatin Pike S Unit B Madison, TN 37115-4629	(6003834) (cr)

Eastern Account System 75 Glen Rd Ste 310 Sandy Hook, CT 06482-1170	(6003835) (cr)
Enhanced Recovery Co L 8014 Bayberry Rd Jacksonville, FL 32256-7412	(6003836) (cr)
Fox Collection Center PO Box 528 Goodlettsville, TN 37070-0528	(6003837) (cr)
InSolve Auto Funding, LLC, c/o Capital Recovery Gr Dept 3403 PO Box 123403 Dallas, TX 75312-3403	(6148517) (cr)
Jh Portfolio Debt Equi 5757 Phantom Dr Hazelwood, MO 63042-2429	(6003838) (cr)
Quantum3 Group LLC as agent for ACE Cash Express INC PO Box 788 Kirkland, WA 98083-0788	(6011650) (cr)
Regions Bank P O Box 10063 Birmingham, AL 35202-0063	(6108617) (cr)
Seventh Avenue 1112 7th Ave Monroe, WI 53566-1364	(6003839) (cr)
Sun Loan 210 1309 Bell Rd Antioch, TN 37013-3826	(6003840) (cr)
Tennessee Title Loans 3001 Nolensville Pike Nashville, TN 37211-2342	(6003841) (cr)
The Stark Collection A 6425 Odana Rd Madison, WI 53719-1127	(6003842) (cr)